

B18 (Official Form 18) (12/07)

**United States Bankruptcy Court**  
Eastern District of Virginia  
200 South Washington Street  
Alexandria, VA 22314

**Case Number** 10-17212-RGM  
**Chapter** 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Manuchehr Negahban  
9909 Woodrow Street  
Vienna, VA 22181

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s)., (if any):

Debtor: xxx-xx-9766

Employer Tax-Identification (EIN) No(s). (if any):

Debtor: NA

**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

Manuchehr Negahban is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

**FOR THE COURT**

Dated: December 8, 2010

William C. Redden, CLERK

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

Certificate of Service Page 3 of 3  
**CERTIFICATE OF NOTICE**

District/off: 0422-9  
Case: 10-17212

User: admin  
Form ID: B18

Page 1 of 1  
Total Noticed: 14

Date Rcvd: Dec 08, 2010

The following entities were noticed by first class mail on Dec 10, 2010.  
db +Manuchehr Negahban, 9909 Woodrow Street, Vienna, VA 22181-3137  
9914519 AT&T Mobility, PO Box 536216, Atlanta, GA 30353-6216  
9926819 American Express Bank FSB, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
9914520 Bank Of America, N.A., P.O. Box 15025, Wilmington, DE 19886-5025  
9914521 Capital One Bank N.A., PO Box 85168, Richmond, VA 23286-8114  
9914524 +Domingo Suatengco MD PC, C/O Suburban Credit Corporation, 6142 Franconia Road,  
Alexandria, VA 22310-2597  
9914525 +Hamid Tavakol, 10231 Vale Road, Vienna, VA 22181-4009  
9914527 Wachovia Mortgage, PO Box 659568, San Antonio, TX 78265-9568

The following entities were noticed by electronic transmission on Dec 09, 2010.  
cr +EDI: RECOVERYCORP.COM Dec 08 2010 23:23:00 Recovery Management Systems Corporation,  
25 SE 2nd Ave Ste 1120, Miami, FL 33131-1605  
9914518 +EDI: AMEREXPR.COM Dec 08 2010 23:23:00 American Express, P. O. Box 650448,  
Dallas, TX 75265-0448  
9914522 EDI: CHASE.COM Dec 08 2010 23:23:00 Chase, PO Box 15153, Wilmington, DE 19886-5153  
9914523 EDI: RCSDELL.COM Dec 08 2010 23:23:00 Dell, PO Box 6403, Carol Stream, IL 60197-6403  
9914526 EDI: HFC.COM Dec 08 2010 23:23:00 Household Bank Platinum, PO Box 17051,  
Baltimore, MD 21297-1051  
9955447 EDI: RECOVERYCORP.COM Dec 08 2010 23:23:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* American Express Bank FSB, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
9928813\* +American Express Bank FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 10, 2010

Signature: \_\_\_\_\_

*Joseph Speetjens*